



# Housing Data Profiles

2018



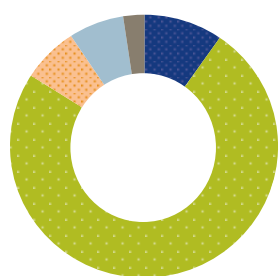
## Population, Age, & Race

Source: 2011-15 American Community Survey

	2011-15	2000	% Change		2011-15	2000	% Change
Population	63,288	63,589	0%	Householders living alone	28%	30%	-1%
Households	24,935	24,576	1%	Residents living in families	65%	65%	0%
Average household size	2.46	2.39	3%	Households with someone <18	32%	31%	1%
Average family size	3.06	3	2%	Households with someone > 65	30%	33%	-2%

Median age for those living in West Hartford is 41.8 years old, 1.4 years older than CT's median age of 40.4 years old.

### Race and Ethnicity: West Hartford



#### Racial and Ethnic Groups

	Total	%
Hispanic or Latino (of any race)	6,155	10%
White	46,858	74%
Black or African American	4,282	7%
American Indian and Alaska Native	10	0%
Asian	4,367	7%
Hawaiian and Other Pacific Islander	0	0%
Other/Multi-Race	1,616	3%

Source: 2011-15 American Community Survey

Connecticut is becoming increasingly diverse.

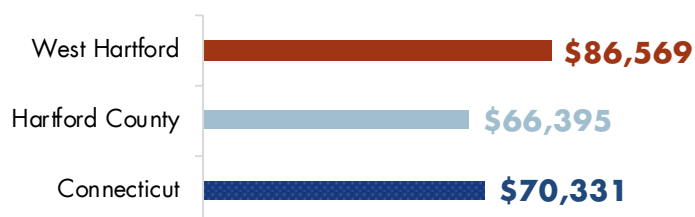
Between 2010 and 2015, the nonwhite population increased from 28% to 31%. In West Hartford, 74% of residents are white, while 26% are nonwhite.

## \$\$\$ Household Income

### Median Household Income

Source: 2011-15 American Community Survey

West Hartford's annual median household income in 2015 was \$86,569, 23% more than Connecticut's median household income of \$70,331. It is 30% more than Hartford County's median household income of \$66,395. West Hartford's median household income ranks 66 (1=highest, 169=lowest) among CT's 169 municipalities.

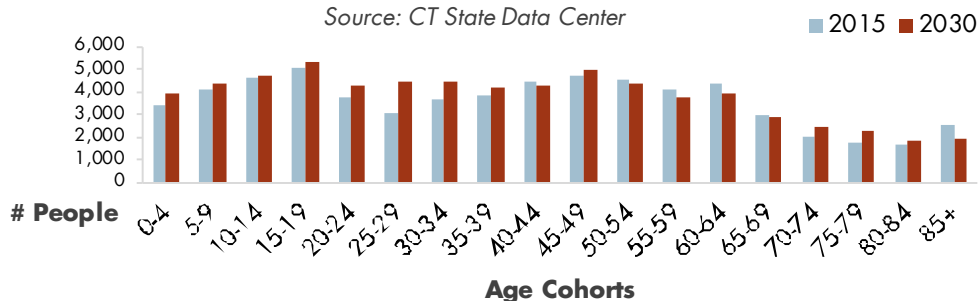


## Aging of the Population

West Hartford is one of the 48 Connecticut municipalities projected to see a rise in their school-age population between 2020 and 2030. Many municipalities will see declines over 15%. In West Hartford, the projected increase is 3%. Meanwhile the 65+ population for West Hartford is projected to increase by 1%.

### Age Cohorts - 2015, 2030 Population Projections: West Hartford

Source: CT State Data Center



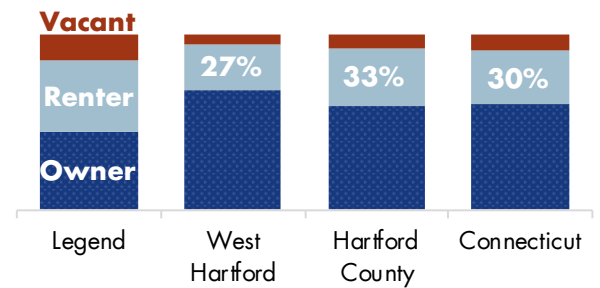
## Characteristics of Housing Stock

### Tenure

	West Hartford	Hartford County	Connecticut
Total	26,262	374,453	1,491,786
Owner-Occupied	17,953	224,000	906,227
Renter-Occupied	6,982	122,362	446,356
Vacant	1,327	28,091	139,203

Source: 2011-15 American Community Survey

### Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units



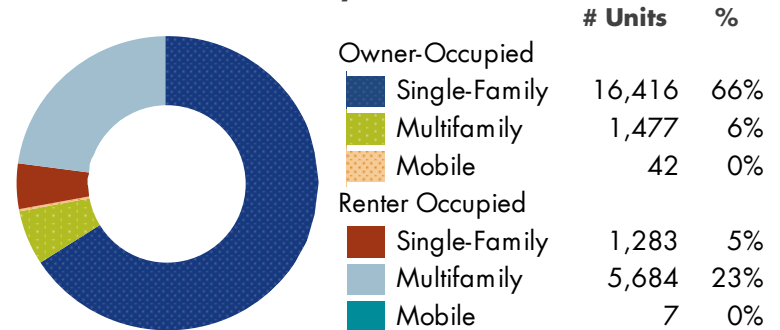
West Hartford saw its number of housing units increase by 4% from 2000 to 2015. Renters live in 27% of West Hartford's housing stock, compared to 33% for Hartford County and 30% for Connecticut.

### Units in Structure

Overall, 66% of CT's occupied housing stock is comprised of single-family housing, while 33% is multifamily housing (2+ units in structure) and 1% is mobile homes.

In West Hartford, 71% of occupied homes are single-family, 29% are multifamily (2+ units in structure), and 0% are mobile homes. Renters live in 79% of West Hartford's 7,161 multifamily homes, and owners occupy 93% of its 17,699 single-family homes.

### Units in Structure by Tenure: West Hartford



Source: 2011-15 American Community Survey

### Year Built

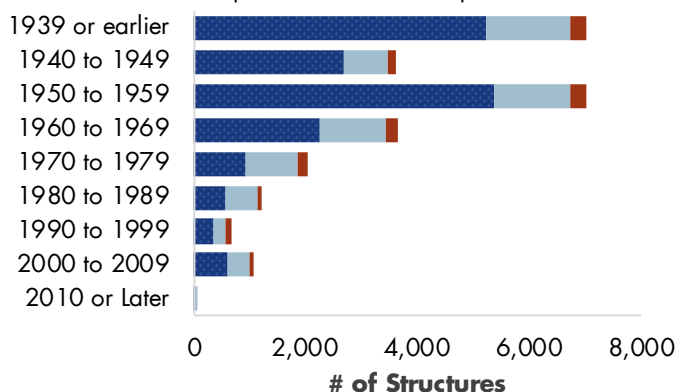
CT's housing stock varies in age, with 22% built before 1939, 36% built from 1940 to 1969 and 42% built from 1970 on.

In West Hartford, 27% of the housing stock was built prior to 1939, 54% was built between 1940 and 1969 and the remaining 19% was built after 1970. Shifting demographics indicate that housing built from 1970 on may not meet the needs of CT's current and future residents.

### Tenure by Year Structure Built: West Hartford

Source: 2011-2015 American Community Survey

■ Owner-Occupied ■ Renter-Occupied ■ Vacant



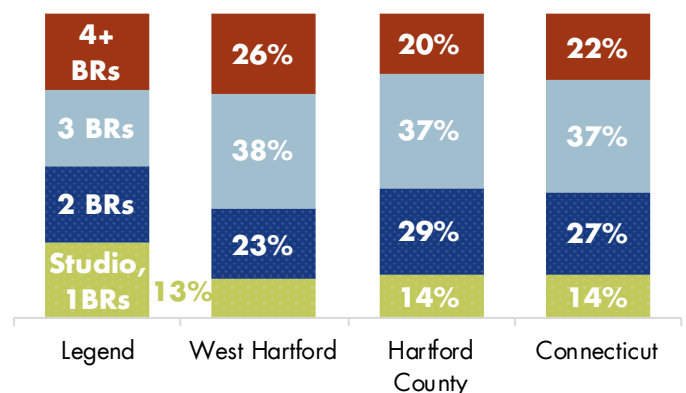
### Bedrooms

A majority of homes in CT have 3 or more bedrooms, with 37% having 3 bedrooms and 22% having 4 or more. 42% of the homes in the state have 2 or fewer bedrooms.

Over 64% of homes in West Hartford have 3 or more bedrooms, while 36% have 2 or fewer bedrooms. Towns and cities that have larger homes with more bedrooms offer fewer housing options for younger workers or downsizing Baby Boomers.

### Housing Units by Number of Bedrooms

Source: 2011-15 American Community Survey



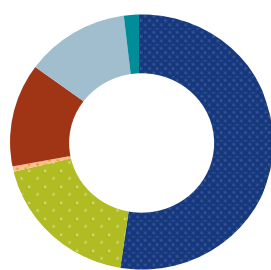


## Housing Costs for Owners and Renters

### Affordability

Across CT, 50% of renters and 32% of owners spend more than 30% of their income on housing. In West Hartford, 46% of renters spend more than 30% of their income on housing, while 27% of owners do the same. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.

### Housing Costs as a % of Household Income: West Hartford



	# Units	% Total
<b>Owner-Occupied</b>		
Spending <30%	13,047	52%
Spending >=30%	4,762	19%
Not computed	144	1%
<b>Renter Occupied</b>		
Spending <30%	3,313	13%
Spending >=30%	3,204	13%
Not computed	465	2%

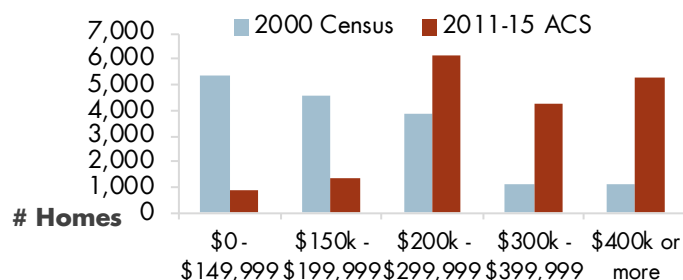
Source: 2011-15 American Community Survey

### Home Value

The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In West Hartford, 34% of homes were valued under \$150,000 in 2000, compared to 5% now. The median home value in West Hartford is now \$313,500, an increase of 82% since 2000.

#### Self-Reported Value of Owner-Occupied Homes: West Hartford

Source: Census 2000, 2011-2015 American Community Survey

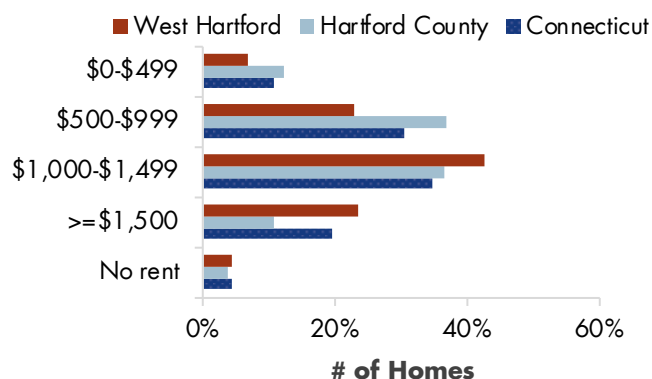


### Gross Rent

According to 2011-15 American Community Survey data, 66% of West Hartford's 6,982 rental units have a gross rent over \$1,000 per month and 13% have a gross rent under \$750 per month.

#### Rental Units by Gross Rent: West Hartford

Source: 2011-2015 American Community Survey



### Housing Costs & Income

#### Owner Households: West Hartford

The average homeowner household in West Hartford has a median income of

**\$109,694**

##### Households with a Mortgage

Median Income:

**\$126,024**

Median Monthly Owner Costs:

**\$2,293**

##### Households w/out a Mortgage

Median Income:

**\$72,117**

Median Monthly Owner Costs:

**\$960**

Median Income Renter Households =

**\$43,908**

**49%**  
less than the median income of all households.

#### Renter Households: West Hartford

Median Gross Rent =

**\$1,211**

**33%**  
of income spent on rent.

**67%**  
of income for all other expenses.

In Connecticut, incomes among those who own their homes tend to be much higher than incomes for renter households. However, incomes for owners who no longer pay a mortgage also tend to be lower than for those paying a mortgage, as those no longer paying a mortgage may be retired and living on fixed incomes.

Source: 2011-2015 American Community Survey

## Housing Market General Information

### Housing Wage

#### 2017 Housing Wage: West Hartford

 **\$23.31**

West Hartford is included in the Hartford-West Hartford-East Hartford Metro Area.

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed for a household to afford a typical 2-bedroom apartment in metro areas throughout the United States.

Connecticut's housing costs are typically high, ranking #8 in 2017 with a housing wage of \$24.72.

### Grand List

#### Real Property Grand List Values, 2008-16: West Hartford

Total Real Property 2008 \$5,613,173,470

Total Real Property 2016 \$5,644,119,571

**% Change, 2008-16 1%**

Connecticut housing prices declined precipitously after the 2008 financial crisis and have not rebounded to pre-crisis levels, particularly in municipalities - 113 of 169 - where housing stock is dominated by single-family homes. Across the state, 152 municipalities have seen either no change in real property grand lists, or declines, forcing most to raise mill rates, reduce services, or both.

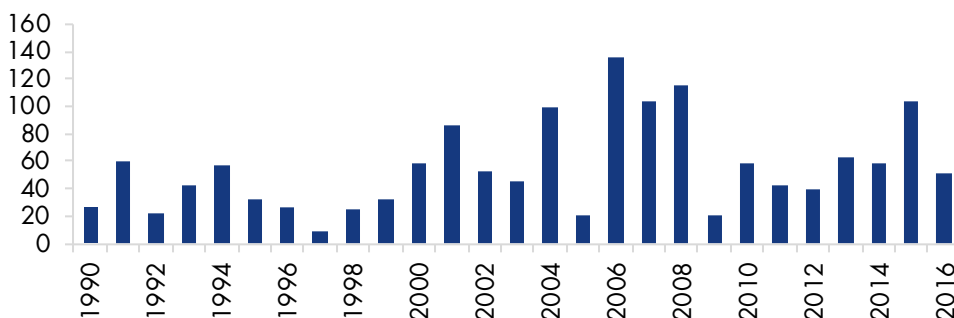
Source: CT Office of Policy and Management

### Building Permits

Connecticut saw a sharp decline in building permits following the crash of the housing market in the mid-2000s. As the housing market slowly recovers, statewide building permits have increased by small amounts since 2011, with permits for multifamily units at levels not seen for a decade. Building permits issued, however, remain well below the levels seen in the 1980s and 1990s.

#### Building Permits by Year, 1990-2016: West Hartford

Source: CT Department of Economic and Community Development



### Affordable Housing Appeals List

Each year the CT Department Of Housing surveys municipalities in the state to determine the number of affordable units each has. The data is compiled for the Affordable Housing Appeals List. The following housing units are counted as affordable in West Hartford in 2016:

#### Assisted Units Counted in 2016 Appeals List:

##### West Hartford

587	Governmentally Assisted Units
786	Tenant Rental Assistance
287	CHFA/USDA Mortgages
+	268 Deed Restricted Units
<hr/>	
1,928	Total Assisted Units

#### Calculation of % of Total Units Assisted:

##### West Hartford

1,928	÷	26,396	=	7.3%
Total Assisted Units		Total Units, 2010 Census		Units Assisted

Housing Data Profiles are produced by the Partnership for Strong Communities.

For more details about the information presented or to use any of the graphics in the Housing Data Profiles, please contact: Charles Patton, Senior Policy Analyst, [charles@pschousing.org](mailto:charles@pschousing.org).



## Analysis of Housing Conditions

### Key Stats

#### Population

63,288

#### Households

24,935

#### Projected Change in Population from 2020-2030

5-19 Year Olds: 3%

65+ Year Old: 1%

#### Median Household Income

All Households: \$86,569

Owners: \$109,694

Renters: \$43,908

#### Housing Units

Total Units: 26,262

Owner-Occupied: 68%

Renter-Occupied: 27%

Vacant: 5%

#### Single-Family/Multifamily

Single Family: 71%

Multifamily: 29%

#### Median Home Value

\$313,500

#### Median Gross Rent

\$1,211

#### Households Spending 30% or More on Housing

All Households: 32%

Owners: 27%

Renters: 46%

#### Housing Built 1970 or Later

19%

#### 2016 Affordable Housing Appeals List

Assisted Units: 7%

#### % Change in Total Real Property, 2008-2016

1%

### West Hartford's Housing Data Profile: The Story Behind the Numbers

West Hartford, like most of Connecticut's municipalities, has a relatively high median household income, high housing costs, few units for teachers, nurses, electricians, firefighters and town workers, and a narrow range of housing choices for Baby Boomers seeking to downsize and Millennials and young families seeking to move to town.

Housing remains expensive in West Hartford relative to the median household income. Statewide, 50% of renters and 32% of homeowners spend 30% or more of their household incomes on housing. In West Hartford, where the \$86,569 median household income is higher than the statewide median of \$70,331, 46% of the town's renters and 27% of its homeowners spend 30% or more of their income on housing.

West Hartford is one of the few Connecticut municipalities that could see an increase in school enrollment through 2030 because of unusual anticipated growth in school-age (5-19) population of 3% from 2020 to 2030. At the same time, its population is getting a little older, with a projected increase of 1% in the 65+ population from 2020 to 2030, potentially leading to the need for smaller, denser, more affordable homes closer to the town center, services and, if possible, transit connections.

While the number of renting households in Connecticut has increased from 30% to 35% since 2007, many towns are ill-prepared to accommodate the needs of renters. West Hartford is one of 118 Connecticut municipalities with single-family homes dominating its housing stock (71%) and little modest or multifamily housing to offer (36% units are 0-2 bedrooms, compared to 42% statewide), mostly because many of those towns built the bulk of their homes after 1970 (19% in West Hartford) to accommodate the needs of new Baby Boomer families then in their 20s.

Now in their 60s, those families are seeking more modest homes. But their attempts to sell are being met by few offers because few young families can afford to move to those towns, flattening median sales prices and stunting the growth of Grand Lists – the towns' total value of real property – and thus property tax revenues needed to pay for increasingly expensive services. From 2008 through 2016 (latest OPM figures), 150 towns experienced negative growth in real property values, 2 had no growth and 7 had only slight growth of 2 percent or less. The total real property Grand List in West Hartford increased slightly by 1% from 2008 through 2016.

Across the state, 138 of the 169 municipalities have affordable homes totaling less than 10% of their housing stock. These are the kinds of homes increasingly sought by young professionals, families, town workers, downsizing Baby Boomers and others. In West Hartford, 7% of the homes are affordable, according to the state's 2016 Affordable Housing Appeals List.





## Data Sources & Notes

### Page 1

- ⇒ Populations, Age, & Race
  - DP-1 - Profile of General Demographic Characteristics: 2000, Census 2000 Summary File 1 (SF 1) 100-Percent Data
  - DP02 - Selected Social Characteristics In The United States, 2011-2015 American Community Survey 5-Year Estimates
  - DP05 - ACS Demographic And Housing Estimates, 2011-2015 American Community Survey 5-Year Estimates
- ⇒ Note: Due to rounding throughout the profile, some results may not appear to correspond with the values in tables, charts and text.
- ⇒ Age & Income
  - Median Household Income
    - B25119 - Median Household Income The Past 12 Months (In 2015 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied Housing Units More Information, 2011-2015 American Community Survey 5-Year Estimates
- ⇒ Aging of Population
  - 2015-2040 Population Projections for Connecticut, August 31, 2017 edition, CT State Data Center

### Page 2

- ⇒ Tenure, Units in Structure, Year Built, Bedrooms
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates
- ⇒ Tenure note: Universe is all housing units. Total housing stock includes vacant units.
- ⇒ Units in Structure notes: Multifamily includes all units with 2+ units in structure. Does not include boats, RVs, vans, etc. Universe is occupied housing units (does not include vacant units).

### Page 3

- ⇒ Affordability
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates, Note: Percent income spent on housing costs is not calculated for some households, noted in chart as "Not computed."
- ⇒ Home Value
  - B25075 - Value, Universe: Owner-occupied housing units, 2011-2015 American Community Survey 5-Year Estimates
- ⇒ Gross Rent
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates
- ⇒ Housing Costs & Income
  - Median Household Income by Tenure
    - B25119 Median Household Income The Past 12 Months (In 2015 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied housing units, 2011-2015 American Community Survey 5-Year Estimates
  - Median Household Income for Owner-Occupied Households by Mortgage Status
    - B25099 - Mortgage Status By Median Household Income The Past 12 Months (In 2015 Inflation-Adjusted Dollars), Universe: Owner-occupied housing units, 2011-2015 American Community Survey 5-Year Estimates
  - Median Monthly Housing Costs by Mortgage Status, Median Gross Rent
    - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates, Note: Median Gross Rent data suppressed for some geographies by Census Bureau, reasons for suppression may vary.

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- ⇒ Housing Wage
  - Out of Reach 2017, 2-Bedroom Housing Wage, National Low Income Housing Coalition
- ⇒ Grand Lists
  - Total Grand Lists by Town, 2008 and 2014, CT Office of Policy and Management
- ⇒ Building Permits
  - Connecticut New Housing Authorizations in 2016, Construction Report: Housing Production & Permits, CT Dept. of Economic and Community Development
- ⇒ Affordable Housing Appeals List
  - 2016 Affordable Housing Appeals List, CT Dept. of Housing